

In re:
Stuart S Shulman
Dawn Marie Shulman
Debtors

Case No. 17-17681-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 21, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Stuart S Shulman, Dawn Marie Shulman, 77 Holstein Drive, Parkesburg, PA 19365-9152

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 21 2023 23:36:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Apr 22 2023 03:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 21 2023 23:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14048266	Email/PDF: bncnotices@becket-lee.com	Apr 21 2023 23:53:54	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14084513	+ EDI: BANKAMER2.COM	Apr 22 2023 03:37:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14017781	Email/Text: bankruptcycollections@citadelbanking.com	Apr 21 2023 23:36:00	Citadel Federal Credit Union, 520 Eagleview Blvd., Exton, PA 19341-1119
14018978	+ EDI: DISCOVER.COM	Apr 22 2023 03:37:00	Discover Bank, Discover Product Inc, PO BOX 3025, New Albany, OH 43054-3025
14080459	Email/PDF: resurgentbknofications@resurgent.com	Apr 21 2023 23:42:08	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14063336	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 21 2023 23:36:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14053095	EDI: PRA.COM	Apr 22 2023 03:37:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14061113	+ EDI: PRA.COM	Apr 22 2023 03:37:00	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
14077331	EDI: Q3G.COM	Apr 22 2023 03:37:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14077330	EDI: Q3G.COM	Apr 22 2023 03:37:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
14077329	EDI: Q3G.COM	Apr 22 2023 03:37:00	Quantum3 Group LLC as agent for, JH Portfolio

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Apr 21, 2023

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14072608	EDI: AISSPRINT	Apr 22 2023 03:37:00	Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
14085288	+ Email/Text: bncmail@w-legal.com	Apr 21 2023 23:36:00	Sprint Corp, Attention Bankruptcy, PO Box 7949, Overland Park, KS 66207-0949
14026300	+ Email/Text: dbogucki@trumark.org	Apr 21 2023 23:36:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14028190	+ EDI: WFFC2	Apr 21 2023 23:36:00	TruMark Financial Credit Union, 335 Commerce Drive, PO Box 8127, Fort Washington, PA 19034-8127
14041192	EDI: WFFC2	Apr 22 2023 03:37:00	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
		Apr 22 2023 03:37:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2023 at the address(es) listed below:

Name	Email Address
CORINNE SAMLER BRENNAN	on behalf of Creditor Trumark Financial Credit Union cbrennan@klehr.com swenitsky@klehr.com;nyackle@klehr.com
HARRY B. REESE	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirm.com
JILL MANUEL-COUGHLINE	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirm.com
JOSEPH F. CLAFFY	on behalf of Debtor Stuart S Shulman claffylaw@outlook.com claffylaw@aol.com;JClaffyPennsylvania1@jubileebk.net
JOSEPH F. CLAFFY	on behalf of Joint Debtor Dawn Marie Shulman claffylaw@outlook.com claffylaw@aol.com;JClaffyPennsylvania1@jubileebk.net
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

District/off: 0313-2

User: admin

Page 3 of 3

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MARK A. CRONIN

on behalf of Plaintiff Dawn Marie Shulman bkgroup@kmlawgroup.com

MARK A. CRONIN

on behalf of Plaintiff Stuart S Shulman bkgroup@kmlawgroup.com

MARY JACQUELINE LARKIN

on behalf of Creditor Trumark Financial Credit Union mjlarkin@vaughanbaio.com nfusco@vaughanbaio.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1

Stuart S Shulman

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2640

EIN --

Debtor 2

Dawn Marie Shulman

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6970

EIN --

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: 17-17681-mdc

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stuart S Shulman

Dawn Marie Shulman

4/20/23**By the court:** Magdeline D. Coleman
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.